The Examiner has asserted a Restriction Requirement under 35 U.S.C. § 121 requiring

restriction of the application as follows:

Group I: Claims 1-13 drawn to electronic shopping;

Group II: Claims 14-17 drawn to network security;

Group III: Claims 18-26 and 28-31 drawn to secure transactions; and,

Group IV: Claims 27 and 32-34 drawn to smart cards.

Applicants respectfully submit that examination of all currently pending claims would

not pose an undue burden on the Examiner. Section 803 of The Manual of Patent Examining

Procedure states that "[i]f the search and examination of an entire application can be made

without serious burden, the examiner must examine it on the merits, even though it includes

claims to independent or distinct inventions." Applicants therefore respectfully request

examination of all currently pending claims.

Applicant hereby elects Group III, consisting of Claims 18-26 and 28-31, for prosecution

in this application. Applicant has selected Group III in order to expedite prosecution of this

application. Applicant does not acquiesce to the Examiner's foundation for the Restriction

Requirement as set forth in the Office Action. Accordingly, the foregoing election is made

without waiver, estoppel or without prejudice to the filing of one or more related applications

directed to the subject matter of the canceled claims.

The foregoing amendment conforms this application to the Examiner's Restriction

Requirement dated August 9, 2004. Applicant also amends claim 18 to simply clarify the

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invention; however, the amendment is unrelated to patentability. Applicants submit that the

application is now in condition for examination on the merits. Early notification of such action

is earnestly solicited. Should the Examiner have any suggestions to place the application in even

better condition for allowance, Applicants request that the Examiner contact the undersigned

representative at the telephone number listed below. No new matter is added in this Response.

Reconsideration of the application is thus requested.

Respectfully submitted

Dated: August 30, 2004

By:

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